

Information to identify the case:			
Debtor 1:	Joe L Freeman		Social Security number or ITIN: xxx-xx-5643
	First Name	Middle Name	Last Name
Debtor 2:	Davita M Smith-Freemon		Social Security number or ITIN: xxx-xx-9319
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		Date case filed for chapter: 13 7/6/24
Case number:	24-09850		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joe L Freeman	Davita M Smith-Freemon
2. All other names used in the last 8 years		
3. Address	9443 S. Thorpe St. Chicago, IL 60620	9443 S. Thorpe St. Chicago, IL 60620
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 7/8/24

For more information, see page 2

Debtor **Joe L Freemon and Davita M Smith-Freemon**

Case number **24-09850**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

August 5, 2024 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join), Enter Meeting ID 647 557 0506, and Passcode 7038866130, OR call 1-872-201-1128

For additional meeting information, go to www.justice.gov/ust/moc.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 10/4/24

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 9/16/24

Deadline for governmental units to file a proof of claim:

Filing deadline: 1/2/25

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **8/29/24 at 10:30 AM**. Location: **Courtroom 744, 219 S. Dearborn St, Chicago, IL 60604** or **Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 329 5276 and passcode 433658.**

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Joe L Freemon
Davita M Smith-Freemon
Debtors

Case No. 24-09850-TAB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Jul 08, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	Joe L Freemon, Davita M Smith-Freemon, 9443 S. Thorpe St., Chicago, IL 60620
30923961	+ Alexian Brothers, Attn: Bankruptcy, 800 Biesterfield Rd., Elk Grove Village, IL 60007-3396
30923987	+ Small Business Administrator, 312 North Spring Street, 5th Floor, Los Angeles, CA 90012-2678
30923993	+ US Bank Equipment, Attn: Bankruptcy, 1223 Oakton St., Des Plaines, IL 60018-2167

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Jul 08 2024 22:35:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	Jul 08 2024 22:36:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jul 08 2024 22:37:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30923960	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 08 2024 22:51:56	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
30923962	+ Email/PDF: bncnotices@becket-lee.com	Jul 08 2024 22:52:04	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
30923963	+ EDI: BANKAMER	Jul 09 2024 02:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
30923969	Email/Text: BNCNotice-Forward@cityofchicago.org	Jul 08 2024 22:36:00	City of Chicago, Chicago Law Bankruptcy, 121 N LaSalle St Ste 400, Chicago, IL 60602
30923964	+ EDI: CAPITALONE.COM	Jul 09 2024 02:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30923965	+ EDI: CAPITALONE.COM	Jul 09 2024 02:28:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30923967	EDI: CITICORP	Jul 09 2024 02:28:00	Citibank/Costco, Attn: Bankruptcy, PO Box 9001037, Louisville, KY 40290-1037
30923968	+ EDI: CITICORP	Jul 09 2024 02:28:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30923970	+ Email/PDF: creditonebknnotifications@resurgent.com	Jul 08 2024 22:41:45	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
30923971	+ Email/Text: kwaner@fncu.org	Jul 08 2024 22:36:00	First Northern Cu, 230 W Monroe, Chicago, IL 60606-4975
30923972	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 08 2024 22:36:00	Freedom Mortgage Corporation, Attn: Bankruptcy,

District/off: 0752-1

User: admin

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			907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
30923974	Email/Text: headwaybnc@enova.com	Jul 08 2024 22:36:00	Headway Capital, LLC, Attn: Bankruptcy, 175 W. Jackson Blvd., Ste. 1000, Chicago, IL 60604
30923973	+ EDI: PHINHARRIS	Jul 09 2024 02:28:00	Harris & Harris, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
30923995	Email/Text: rev.bankruptcy@illinois.gov	Jul 08 2024 22:37:00	Illinois Department of Revenue, Bankruptcy Dep, Po Box 19035, Springfield, IL 62794-9035
30923996	EDI: IRS.COM	Jul 09 2024 02:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
30923966	EDI: JPMORGANCHASE	Jul 09 2024 02:28:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
30923975	+ EDI: JEFFERSONCAP.COM	Jul 09 2024 02:28:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
30923976	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 08 2024 22:36:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30923977	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 08 2024 22:41:46	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
30923980	Email/Text: ml-ebn@missionlane.com	Jul 08 2024 22:35:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
30923978	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 08 2024 22:41:22	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
30923979	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 08 2024 22:37:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
30923981	+ EDI: MAXMSAIDV	Jul 09 2024 02:28:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
30923982	+ EDI: NFCU.COM	Jul 09 2024 02:28:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
30923983	EDI: PRA.COM	Jul 09 2024 02:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
30923984	Email/Text: bankruptcyntices@sba.gov	Jul 08 2024 22:36:00	SBA, Attn: Bankruptcy, PO Box 3918, Portland, OR 97208-3918
30923986	+ Email/Text: bankruptcyntices@sba.gov	Jul 08 2024 22:36:00	Small Business Adminstrator, 332 S. Michigan Avenue, Suite 600, Chicago, IL 60604-4318
30923985	+ Email/Text: bankruptcyntices@sba.gov	Jul 08 2024 22:36:00	Small Business Adminstrator, PO Box 3918, Portland, OR 97208-3918
30923988	+ Email/Text: EBN@Mohela.com	Jul 08 2024 22:36:00	Sofi Lending Corp/MOHELA, Attn: Bankruptcy, Po Box 1022, Chesterfield, MO 63006-1022
30923989	+ EDI: SYNC	Jul 09 2024 02:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30923990	+ EDI: SYNC	Jul 09 2024 02:28:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30923991	EDI: USBANKARS.COM	Jul 09 2024 02:28:00	US Bank, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402
30923992	+ EDI: USBANKARS.COM	Jul 09 2024 02:28:00	US Bank, Attn: Bankruptcy, 1223 Oakton St., Des Plaines, IL 60018-2167
30923994	+ EDI: USBANKARS.COM	Jul 09 2024 02:28:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 37

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2024 at the address(es) listed below:

Name	Email Address
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David H Cutler	on behalf of Debtor 1 Joe L Freemon cutlerfilings@gmail.com r48280@notify.bestcase.com
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Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
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Thomas H. Hooper	thomas.h.hooper@chicagoch13.com
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TOTAL: 3